

**D. Amendments to the Claims:**

Please amend claims 1, 19, and 39 as follows:

Claim 1 (currently amended): A smart card comprising:  
a front portion for displaying indicia;  
a rear portion laminated to the front portion;  
a circuit laminated between the front and rear portions; and  
a contact module located on the rear portion in communication with the circuit;  
wherein the contact module and the front portion are located on opposite sides of the  
smart card.

Claim 2 (original): The smart card according to claim 1, wherein the circuit is an integrated circuit.

Claim 3 (original): The smart card according to claim 2, wherein the integrated circuit further comprises:

a microprocessor;  
a memory in communication with the microprocessor; and  
an input/output controller in communication with the processor.

Claim 4 (original): The smart card according to claim 1, further comprising an antenna laminated between the front and rear portions.

Claim 5 (original): The smart card according to claim 4, further comprising a power converter laminated between the front and rear portions, the power converter in communication with the antenna and the circuit, wherein the power converter supplies a power supply voltage to the circuit.

Claim 6 (original): The smart card according to claim 5, wherein the power supply voltage ranges from about 3 volts to about 5.25 volts.

Claim 7 (original): The smart card according to claim 1, further comprising a magnetic stripe disposed on the rear portion of the smart card.

Claim 8 (original): The smart card according to claim 1, wherein the contact module is in physical electrical contact with the circuit.

Claim 9 (original): The smart card according to claim 1, wherein a depression is formed on the rear portion for receiving the contact module.

Claim 10 (original): The smart card according to claim 1, further comprising an optical transceiver disposed on the rear portion of the smart card.

Claim 11 (original): The smart card according to claim 1, wherein the smart card has physical dimensions of a conventional credit card.

Claim 12 (original): The smart card according to claim 11, wherein the physical dimensions of the smart card vary from about 85.47mm to 85.72mm in length, about 53.92mm to 54.03mm in width and about 0.70mm and 0.90mm in thickness.

Claim 13 (original): The smart card according to claim 11, wherein the physical dimensions of the smart card are about 85.60 mm length by 53.98 mm width by 0.80 mm thickness.

Claim 14 (original): The smart card according to claim 11, wherein the physical dimensions of the smart card vary from about 3.36" to 3.37" in length, about 2.12" to 2.13 in width and about 0.028" to 0.035" in thickness.

Claim 15 (original): The smart card according to claim 11, wherein the physical dimensions of the smart card are about 3.4" length by 2.1" width by 0.3" thickness.

Claim 16 (original): The smart card according to claim 1, wherein the front and rear portions are formed from plastic.

Claim 17 (original): The smart card according to claim 16, wherein the plastic is selected from the group consisting of ABS and PVC.

Claim 18 (original): The smart card according to claim 1, wherein the front portion has a surface area which is entirely available for receiving indicia.

Claim 19 (currently amended): A system for transferring information between a smart card and a smart card reader comprising:

a smart card including a front portion for displaying indicia; a rear portion laminated to the front portion; a circuit laminated between the front and rear portions; and a contact module located on the rear portion in communication with the circuit; wherein the contact module and the front portion are located on opposite sides of the smart card; and

a smart card reader for receiving the smart card and transferring information between the smart card reader and the smart card by way of the contact module disposed on the rear portion of the smart card.

Claim 20 (original): The system according to claim 19, wherein the circuit is an integrated circuit.

Claim 21 (original): The system according to claim 19, wherein the circuit further comprises:

a microprocessor;

a memory in communication with the microprocessor; and

an input/output controller in communication with the microprocessor.

Claim 22 (original): The system according to claim 19, wherein the smart card further comprises an antenna laminated between the front and rear portions.

Claim 23 (original): The system according to claim 22, wherein the smart card further comprises a power converter laminated between the front and rear portions, the power converter being in communication with the antenna and the circuit, wherein the power converter supplies a power supply voltage to the circuit.

Claim 24 (original): The system according to claim 22, wherein the smart card reader further comprises a contactless reader portion for wirelessly reading the smart card.

Claim 25 (original): The system according to claim 23, wherein the power supply voltage ranges from about 3 volts to about 5.25 volts.

Claim 26 (original): The system according to claim 19, wherein the smart card further comprises a magnetic stripe disposed on the rear portion of the smart card.

Claim 27 (original): The system according to claim 19, wherein the contact module is in physical electrical contact with the circuit.

Claim 28 (original): The system according to claim 19, wherein a depression is formed on the rear portion of the smart card for receiving the contact module.

Claim 29 (original): The system according to claim 19, wherein the smart card further comprises an optical transceiver disposed on the rear portion of the smart card.

Claim 30 (original): The system according to claim 19, wherein the smart card reader further comprises an optical transceiver for reading an optical smart card.

Claim 31 (original): The system according to claim 19, wherein the smart card has physical dimensions of a conventional credit card.

Claim 32 (original): The system according to claim 31, wherein the physical dimensions of the smart card vary from about 85.47mm to 85.72mm in length, about 53.92mm to 54.03mm in width and about 0.70mm and 0.90mm in thickness.

Claim 33 (original): The system according to claim 31, wherein the physical dimensions of the smart card are about 85.60 mm length by 53.98 mm width by 0.80 mm thickness.

Claim 34 (original): The system according to claim 31, wherein the physical dimensions of the smart card vary from about 3.36" to 3.37" in length, about 2.12" to 2.13 in width and about 0.028" to 0.035" in thickness.

Claim 35 (original): The system according to claim 31, wherein the physical dimensions of the smart card are about 3.4" length by 2.1" width by 0.3" thickness.

Claim 36 (original): The system according to claim 19, wherein the front and rear portions of the smart card are formed from plastic.

Claim 37 (original): The system according to claim 36, wherein the plastic is selected from the group consisting of ABS and PVC.

Claim 38 (original): The system according to claim 19, wherein the front portion of the smart card has a surface area which is entirely available for receiving indicia.

Claim 39 (currently amended): A method for transacting information in a smart card system including a contact smart card and a contact smart card reader, comprising:

transmitting a signal to the contact smart card by way of a contact module disposed on a rear portion of the contact smart card, wherein the contact smart card includes a front portion for displaying indicia and wherein the contact module and the front portion of the contact smart card are located on opposite sides of the smart card; and

initiating communication between the contact smart card and the contact smart card reader when the contact smart card is inserted in the contact smart card reader.

Claim 40 (original): The method according to claim 39, wherein transmitting the signal includes transmitting the signal from the contact smart card reader.

Claim 41 (original): The method according to claim 39, wherein transmitting the signal includes transmitting the signal from an external power supply other than a power supply within the contact smart card reader.